

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: JOHN D ERNST

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Case No.: 09-24211

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/02/2009.
- 2) This case was confirmed on N/A.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 02/22/2010.
- 6) Number of months from filing to the last payment: 8
- 7) Number of months case was pending: 10
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 19,800.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 9,565.00
Less amount refunded to debtor	\$ 3,023.02
NET RECEIPTS	\$ 6,541.98

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,854.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 445.30
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 3,299.30**

Attorney fees paid and disclosed by debtor **\$ 646.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CAPITAL ONE	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	4,146.00	3,302.22	3,302.22	.00	.00
US BANK	SECURED	331,774.86	293,542.88	.00	.00	.00
US BANK	SECURED	.00	38,157.02	25,000.00	.00	.00
PHH MORTGAGE	OTHER	.00	NA	NA	.00	.00
PHH MORTGAGE SERVICE	SECURED	82,938.00	80,872.78	.00	.00	.00
PHH MORTGAGE SERVICE	SECURED	.00	2,985.65	.00	.00	.00
PHH MORTGAGE SERVICE	OTHER	.00	NA	NA	.00	.00
FIFTH THIRD BANK	SECURED	25,000.00	28,909.65	25,000.00	3,242.68	.00
FIFTH THIRD BANK	OTHER	.00	NA	NA	.00	.00
FIFTH THIRD BANK	UNSECURED	.00	3,909.65	3,909.65	.00	.00
ECAST SETTLEMENT COR	UNSECURED	NA	2,469.74	2,469.74	.00	.00
OCWEN LOAN SERVICING	OTHER	NA	NA	NA	.00	.00
PHH MORTGAGE	OTHER	NA	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	25,000.00	.00	.00
Debt Secured by Vehicle	25,000.00	3,242.68	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	50,000.00	3,242.68	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	9,681.61	.00	.00

Disbursements:

Expenses of Administration	\$ 3,299.30	
Disbursements to Creditors	\$ 3,242.68	
TOTAL DISBURSEMENTS:		\$ 6,541.98

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/06/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.